



## ELIGIBLE RURAL AREAS- CALIFORNIA

### Guaranteed Rural Housing Loan Program United States Department of Agriculture Rural Development

**The Guaranteed Rural Housing loan program may be used to finance properties located in rural areas. Rural is defined as any town of 25,000 or less that is not adjacent to a large city or that is not part of a continuous urban area.**

Since California is a large state with many small towns, a listing of all eligible rural towns would take several pages. Therefore, the listing below is intended to give an overview of eligible rural areas in each county. This listing is of towns where the rural population is the largest and most concentrated and where there is the most activity of USDA GRH loans.

Also, please note that there are 20 counties in California that are completely eligible for the GRH loan program. Those counties are listed on the third page of this handout.

***The list below is only a partial listing of the many small communities eligible to participate in the Guaranteed Rural Housing loan program. Maps of eligible and ineligible areas are available at the following website:***  
<http://eligibility.sc.egov.usda.gov>

<b>Butte</b>	<b>El Dorado (cont.)</b>	<b>Fresno (cont.)</b>	<b>Humboldt (cont.)</b>
Biggs	Placerville	Orange Cove	Rio Dell
Durham	Pollock Pines	Parlier	Scotia
Gridley	Shingle Springs	Reedley	
Palmero		Riverdale	
		San Joaquin	<b>Imperial</b>
	<b>Fresno</b>	Selma	Brawley
<b>Contra Costa</b>	Auberry	Squaw Valley	Calipatria
Byron	Biola		Heber
	Caruthers		Holtville
	Coalinga	<b>Humboldt</b>	Imperial
<b>El Dorado</b>	Easton	Arcata	Seeley
Cameron Park	Firebaugh	Ferndale	Westmoreland
Coloma	Fowler	Fortuna	
Diamond Springs	Huron	Garberville	
El Dorado Hills	Kerman	Hydesville	
Georgetown	Kingsburg	Loleta	<b>Kern</b>
Grizzly Flats	Mendota	McKinleyville	Arvin
			California City

<b>Kern (cont.)</b>	<b>Monterey (cont.)</b>	<b>Sacramento</b>	<b>San Luis Obispo</b>
Lake Isabella	Castroville	Galt	Morro Bay
Lamont	Gonzales	Herald	Nipomo
Lost Hills	Greenfield	Isleton	Paso Robles
Maricopa	King City	Locke	San Miguel
McFarland	Pajaro	Rancho Murieta	Templeton
Mojave	Prunedale	Sloughhouse	
Rosamond	Soledad	Walnut Grove	
Shafter		Wilton	<b>San Mateo</b>
Tehachapi			Half Moon Bay
Wasco	<b>Napa</b>		Montara
	Angwin	<b>San Bernardino</b>	Moss Beach
<b>Kings</b>	Calistoga	Adelanto	Pescadero
Avenal	Deer Park	Baker	San Gregorio
Corcoran	St. Helena	Big Bear City	
Kettleman City	Yountville	Big Bear Lake	
Lemoore		Crestline	<b>Santa Barbara</b>
Stratford	<b>Orange</b>	Joshua Tree	Carpinteria
	Trabuco Canyon	Lake Arrowhead	Guadalupe
		Lucerne Valley	Mission Hills
<b>Los Angeles</b>		Needles	Santa Ynez
Acton	<b>Placer</b>	Running Springs	
Lake Los Angeles	Auburn	Twentynine Palms	<b>Santa Cruz</b>
Littlerock	Colfax	Yucca Valley	Boulder Creek
Pearblossom	Foresthill		Scotts Valley
	Kings Beach	<b>San Diego</b>	
<b>Madera</b>	Lincoln	Alpine	<b>Shasta</b>
Chowchilla	Loomis	Borrego Springs	Anderson
North Folk	Meadow Vista	Ramona	Burney
Oakhurst	Tahoe City	Valley Center	Central Valley
	Tahoe Vista		Shasta Lake
		<b>San Joaquin</b>	
<b>Merced</b>	<b>Riverside</b>	Escalon	
Atwater	Blythe	Farmington	<b>Solano</b>
Delhi	Cabazon	Lathrop	Attendale
Dos Palos	Calimesa	Linden	Dixon
Gustine	Cherry Valley	Lockford	Rio Vista
Hilmar	Coachella	Ripon	
Livingston	Desert Hot Springs	Thornton	
Planada	Homeland		<b>Sonoma</b>
Winton	Lakeview		Cloverdale
	Mecca		Glen Ellen
<b>Monterey</b>	Sun City		Healdsburg
Aromas	Thousand Palms		Sebastopol
Carmel Valley Vil.	Wildomar		Sonoma
	Winchester		Windsor

<b>Stanislaus</b>	<b>Tulare</b>	<b>Yolo</b>
Knights Ferry	Dinuba	Esparto
Newman	Earlimart	Knights Landing
Oakdale	Exeter	Winters
Patterson	Farmersville	
Riverbank	Lindsey	
Waterford	Orosi	<b>Yuba</b>
	Woodlake	Loma Rica
		Sheridan
<b>Sutter</b>	<b>Ventura</b>	Wheatland
Live Oak	Filmore	
Nicolas/E. Nicolas	Mira Monte	
	Oakview	
	Ojai	

The following California counties are **completely** eligible to participate in the USDA Rural Development Guaranteed Rural Housing loan program:

<b>Alpine</b>	<b>Glenn</b>	<b>Mendocino</b>	<b>Sierra</b>
<b>Amador</b>	<b>Inyo</b>	<b>Modoc</b>	<b>Siskiyou</b>
<b>Calaveras</b>	<b>Lake</b>	<b>Mono</b>	<b>Tehama</b>
<b>Colusa</b>	<b>Lassen</b>	<b>Nevada</b>	<b>Trinity</b>
<b>Del Norte</b>	<b>Mariposa</b>	<b>Plumas</b>	<b>Tuolumne</b>

The following county is completely **ineligible** to participate in the USDA Rural Development GRH loan program:

### **San Francisco**

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